

VA Home Loan Guaranty for Real Estate Professionals

Satellite and Streaming Video Training

September 21, 2005



Student Materials

U S Department of Veterans Affairs – Veterans Benefits Administration
Loan Guaranty Service
Training Unit - 264B

<http://www.homeloans.va.gov/broadcast.htm>

Table of Contents

Table of Contents	2
Course Outline	3
Web Site Directory	4
Regional Loan Centers	5
VA Eligibility Center	6
Eligible Loan Purposes and Loan Types	7
Advantages of VA Guaranteed Loans	8
Quick Reference for VA Eligibility	9
VA Circular 26-03-11 (12-22-2003) NEW PROCEDURES FOR IMPROVING COMMUNICATION WITH FEE APPRAISERS AND STREAMLINING RECONSIDERATIONS OF VALUE	10
VA Escape Clause	13
Fees and Charges the Veteran-Borrower Can Pay	14
The 1% Flat Charge	17
Seller Concessions Reference: VA Lenders Handbook, Section 8.05	18
Funding Fee Tables	19
VA's Residual Income Standard – The Formula	20
Table of Residual Income by Region	21
VA's Debt to Income Ratio - The Formula	22
Videotapes Available	23
Course Evaluation	24

Course Outline

Brief Overview of VA Home Loan Program

Program Uses

Program Benefits

Veteran Eligibility

VA Maximum Loan Guaranty Amount

Automated Systems

Veteran Information Portal

Regional Loan Centers

Jurisdictions

Structure

VA Appraisals

Appraisal Timeliness

Quality

Repairs

Appraiser Conduct

Sales Contracts

Mortgage Contingency

VA Escape Clause

Fees and Charges

Seller Concessions

VA Funding Fee

Application Process

Timeliness

Automatic Authority

Flexible Underwriting

Income & Credit

Automated Underwriting Systems

Training & Resources

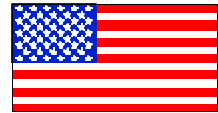
WEB SITE DIRECTORY



Address	What's There?
<u>www.homeloans.va.gov</u>	Lender's Handbook, VA forms, FAQs, information pamphlets, Regional Office directory
<u>vip.vba.va.gov</u>	Veterans Information Portal (includes TAS & ACE)
<u>www.homeloans.va.gov/elig.htm</u>	Eligibility Centers (download 26-1880, check status of pending application, etc.)
<u>www.va.gov/vaforms</u>	VA Forms
<u>www.vba.va.gov/ro/roanoke/rlc/e-lenders.htm</u>	Search for VA-approved lenders.
<u>www.vba.va.gov/roanoke/rlc/giloans.htm</u>	IRRRL status inquiries (in lieu of Certificate of Eligibility)
<u>www.archives.gov</u>	National Personnel Records Center (Obtain military records.)
<u>www.nasdva.com</u>	National Association of <u>State</u> Directors of Veterans Affairs
<u>www.pay.gov/va</u>	Funding Fee Payment System
<u>www.military.com</u>	Military pay charts, housing, installations, etc.

Regional Loan Centers

Atlanta, GA Georgia, Tennessee, North Carolina, South Carolina	(888) 768-2132
Cleveland, OH Ohio, Michigan, Indiana, Delaware, Pennsylvania, New Jersey	(800) 729-5772
Denver, CO Colorado, Wyoming, Montana, New Mexico, Alaska, Utah, Idaho, Oregon, Washington	(888) 349-7541
Houston, TX Texas, Arkansas, Oklahoma, Louisiana	(888) 232-2571
Manchester, NH Maine, Massachusetts, Connecticut, Vermont, New Hampshire, Rhode Island, New York	(Loan Administration) (800) 827-0336 (Loan Production/Valuation) (800) 827-6311
Phoenix, AZ Arizona, Nevada, California	(888) 869-0194
Roanoke, VA Virginia, West Virginia, Washington DC, Maryland, Kentucky	(800) 933-5499
St. Paul, MN Minnesota, Illinois, Iowa, Nebraska, Kansas, Wisconsin, North Dakota, South Dakota, Missouri	(800) 827-0611
St. Petersburg, FL Florida, Alabama, Mississippi	(888) 611-5916
Note: These Regional Offices also have fully functioning Loan Production offices:	
San Juan, PR Honolulu, HI	(787) 772-7212 (808) 433-0480



VA ELIGIBILITY CENTER

Winston-Salem VA Eligibility Center

Toll Free: 1-888-244-6711

Mail Service
Department of Veterans Affairs Eligibility Center PO Box 20729 Winston-Salem, NC 27120

Courier Service
Department of Veterans Affairs Eligibility Center 251 N. Main St. Winston-Salem, NC 27155



ELIGIBLE LOAN PURPOSES AND LOAN TYPES



VA loans may be used for the following purposes:

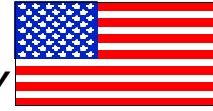
- ~ To buy an existing home, including a townhouse or condominium unit in a VA-approved development.
 - ~ To build a home.
 - ~ To simultaneously purchase and improve a home.
 - ~ To improve a home by installing energy-related features
 - ~ To refinance an existing home loan.
 - ~ Cash-out refinance.
 - ~ Reduce the interest rate (Interest Rate Reduction Loan or Streamline)
 - ~ Fixed rate mortgage
 - ~ Hybrid Adjustable Rate Mortgage
 - ~ Adjustable Rate Mortgage
 - ~ Convert an adjustable rate mortgage (ARM) to a fixed rate mortgage.
 - ~ To purchase a multi-family property (up to four units). *The veteran must occupy one of the units as his or her primary residence.*
-

ADVANTAGES OF VA GUARANTEED LOANS



- ☐ No down payment
- ☐ Loan Maximum may be up to 100 percent of the VA established reasonable value of the property. However, due to secondary market requirements, VA loans generally do not exceed the Freddie Mac conforming loan limit for a single-family residence (currently \$359,650 and \$539,475 for Alaska, Hawaii, Guam and the Virgin Islands).
- ☐ Flexibility of negotiating interest rates with the lender.
- ☐ No monthly mortgage insurance premium to pay.
- ☐ Limitations on the buyer's closing costs.
- ☐ An appraisal that informs the buyer of the property value.
- ☐ Thirty-year loans with a choice of repayment plans:
 - * Traditional fixed payment: Constant principal and interest; increases or decreases may be expected in property taxes and homeowner's insurance coverage.
 - * Graduated Payment Mortgage (GPM): Consists of low initial payments that gradually rise to a level payment starting in the sixth year.
 - * Growing Equity Mortgages: (*Available in some areas*) Consists of gradually increasing payments with all of the increase applied to principal, resulting in an early payoff of the loan.
 - * Hybrid Adjustable Rate Mortgage (HARM): Effective until September 30, 2008.
 - * Traditional Adjustable Rate Mortgage (ARM): Effective until September 30, 2008.
- ☐ For most VA loans for proposed construction, construction is inspected at appropriate stages to ensure compliance with the approved plans
- ☐ An assumable mortgage, subject to lender or VA approval of the assumer's credit.
- ☐ Right to prepay loan without penalty.
- ☐ VA performs personal loan servicing and offers financial counseling to help veterans avoid losing their homes during temporary financial difficulties.

QUICK REFERENCE FOR VA ELIGIBILITY



VETERAN'S ENTITLEMENT FOR LOAN GUARANTY BENEFITS

ERA	DATES	MINIMUM SERVICE*
WWII	9/16/40 - 7/25/47	90 continuous days
Peacetime	7/26/47 - 6/26/50	181 days
Korean	6/27/50 - 1/31/55	90 days
Post-Korean	2/1/55 - 8/4/64	181 days
Vietnam	8/5/64 - 5/7/75	90 days
Post-Vietnam (Enlisted)	5/8/75 - 9/7/80	181 days
Post-Vietnam (Officer)	5/8/75 - 10/16/81	181 days
Post-Vietnam (Enlisted)	9/8/80 - 8/1/90	2 years
Post Vietnam (Officer)	10/17/81 - 8/1/90	2 years
Persian Gulf	8/2/90 - undetermined	2 years or period called to active duty, not less than 90 days

OTHER ELIGIBLE PERSONS	MINIMUM SERVICE REQUIRED
Active duty member**	90 continuous days (181 during peacetime)
Active Reserve or National Guard	6 years in Selected Reserves
Unremarried surviving spouse***	No time requirement. Veteran must have died on active duty or from a service-connected disability.
POW/MIA spouse	Veteran must have been POW or MIA 90 days.

**A veteran who has served less than the minimum required period of service or was discharged because of a service-connected disability, may be eligible for home loan benefits. Other categories of exceptions can be found in Chapter 2, Section 5 of the Lender's Handbook.*

***Certificate only valid while veteran remains on active duty*

****For IRRRLs only, the surviving spouse of a deceased veteran may do an IRRRL using the veteran's Certificate of Eligibility. The spouse, in this case, does not have separate entitlement.*

INELIGIBLE SERVICE:

World War I, Active duty for training in Reserves, Active duty for training in National Guard (*Unless "activated" under authority of Title 10, U.S. Code*)

NEW PROCEDURES FOR IMPROVING COMMUNICATION WITH FEE
APPRAISERS AND STREAMLINING RECONSIDERATIONS OF VALUE

1. Purpose. The purpose of this circular is to encourage VA program participants to provide relevant market data to VA fee and staff appraisers during the appraisal process. These guidelines should help limit the number of cases that reach the reconsideration of value phase and also provide a more timely response to those cases that are submitted for reconsideration. However, the procedures described in this Circular should in no way suggest that appraisers are being pressured to make appraised values meet or exceed sale prices.

2. Background. This procedure began as a test program limited to the appraisal of properties in the areas of Chesapeake, Norfolk, Portsmouth and Virginia Beach, VA. Comments from program participants were encouraged and modifications were made based on responses received. Due to the success of this test program, VA has made policy changes regarding fee and staff appraisers' interaction with other program participants and in the reconsideration of value (ROV) process.

3. Notification of Point of Contact(s)

a. If the requester, on the appraisal request form (VAF 26-1805, Request for Determination of Reasonable Value), has provided specific Point of Contact (POC) information, VA fee appraisers are required to notify the listed POC when it appears that the appraised value will come in below the sales price of the subject property. The requestor may designate whomever they feel is most appropriate as the POC including the Realtor, Loan Officer/Originator, etc. If this information is not provided, the appraiser will be required to call the appraisal requestor shown on the appraisal request to make such notification.

b. Since there is currently no field for POC information in The Appraisal System (TAS) request screen the lender will enter the specific contact information in field #30, **Comments on Special Assessments or Homeowner's Association Charges**. The information should read: **POC for Appraisal Issues is: (ex. John Doe, (800) 123-4567, JDOE@XYZ.COM).** The appraiser will not be at liberty to discuss the contents of the appraisal with the POC at this point beyond explaining that they are calling for whatever additional information the POC may be able to provide. We expect full cooperation between the fee appraiser and the specified POC or lender.

(LOCAL REPRODUCTION AUTHORIZED)

c. Once the fee appraiser has notified the lender or POC, they will have 2 working days to provide additional information to the fee appraiser, in a format similar to the comparable sales grid on the URAR. Verification that the sale actually closed is also required. If pending sales contracts are submitted to support a time adjustment, they must be complete with all contract addendums attached. In addition, there should be a brief narrative attached that describes the similarities/differences between the pending sale and the subject property.

d. After receipt of any additional information, the appraiser will complete the appraisal report indicating that this process was utilized. If the information provided to the appraiser does not result in an increase in value that meets or exceeds the sales price, the appraiser will report on an addendum the following information: Who provided the information, what information was provided, and why it did not change the opinion of value. In either situation, the appraiser will include a comment regarding the amount of time this process added to the overall appraisal delivery. VA and Lender Staff Appraisal Reviewers (SARs) will monitor this factor and determine if reasonable timeliness was adhered to.

4. Requesting Reconsiderations of Value (ROVs) After the Notice Of Value (NOV) Has Been Issued.

a. If the lender processing a ROV request provides the additional information directly to the fee appraiser in a format similar to the comparable sales grid on the URAR, the VA fee appraiser will be required to provide a response within 5 working days. This should be the preferred, though not required, format.

b. Where information submitted in support of an ROV request requires the fee appraiser to review data that was not available at the time of the fee appraiser's report, the appraiser will be allowed to charge a reasonable fee for this service. The Regional Loan Center (RLC) of Jurisdiction over the property should be consulted on questions of proper ROV fees.

c. Wherever possible, ROVs, and other correspondence, should be submitted via e-mail with supporting documentation as PDF attachments. Such documents are easily forwarded to appropriate personnel and allow VA and the fee appraisers to receive and process information in the most timely and efficient manner.

5. Fee Appraiser Responsiveness to Program Participants. VA fee appraisers are expected to represent the Department of Veterans Affairs in a manner that reflects professionalism and is oriented toward customer service. VA fee appraisers are

expected to provide a status report on anticipated delivery date of their work when requested by any legitimate party to the transaction: i.e., lender, realtor, buyer/seller.

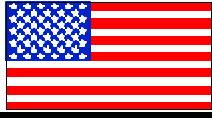
However, fee appraisers are not required to defend or discuss their reports with all members of the public. Questions on the content of an appraisal report should be directed to either the VA RLC of jurisdiction or the Lender's SAR. Complaints on fee appraiser performance, timeliness, or demeanor should be directed to the RLC of jurisdiction.

6. RESCISSION: This circular is rescinded January 1, 2007.

By Direction of the Under Secretary for Benefits

Keith Pedigo, Director
Loan Guaranty Service

Distribution: CO: RPC 2022
SS (26A1) FLD: VBAFS, 1 each (Reproduce and distribute based on RPC 2022)



VA Escape Clause

It is expressly agreed that, notwithstanding any other provisions of this contract, the purchaser shall not incur any penalty by forfeiture of earnest money or otherwise be obligated to complete the purchase of the property described herein, if the contract purchase price or cost exceeds the reasonable value of the property established by the Department of Veterans Affairs. The purchaser shall, however, have the privilege and option of proceeding with the consummation of this contract without regard to the amount of the reasonable value established by the Department of Veterans Affairs. [Authority: 38 U.S.C. 501 (a), 3703(c)(1)]



Fees and Charges the Veteran-Borrower Can Pay

The VA Funding Fee

In order to defray the cost of administering the VA home loan program, each veteran must pay a funding fee to VA at closing.

VA Regulations VA regulations at [38 CFR 36.4312](#) provide the list of fees and charges that the veteran can pay.

[\[38 CFR 36.4312\]](#)

Overview The veteran can pay a maximum of

- reasonable and customary amounts for any or all of the “Itemized Fees and Charges” designated by VA, plus
- a 1% flat charge by the lender, plus
- reasonable discount points.

Note: Some special provisions apply to construction, alteration, improvement and repair loans

Reference: For more information, refer to the topic “Construction Loans” in Section 8.02 of the VA Lenders Handbook.

Itemized Fees and Charges The veteran may pay any or all of the following itemized fees and charges, in amounts that are reasonable and customary.

Charge	Description
Appraisal and Compliance Inspections	<p>The veteran can pay the fee of a VA appraiser and VA compliance inspectors.</p> <ul style="list-style-type: none">• The veteran can also pay for a second appraisal if he or she is requesting reconsideration of value.• The veteran cannot pay for an appraisal requested by the lender or seller for reconsideration of value.• The veteran cannot pay for appraisals requested by parties other than the veteran or lender.
Recording Fees	<p>The veteran can pay for recording fees and recording taxes or other charges incident to recordation.</p>

Itemized Fees and Charges (continued)

Charge	Description
Credit Report	<p>The veteran can pay for the credit report obtained by the lender.</p> <p>On Loan Prospector cases, the veteran may pay the evaluation fee of \$50 in lieu of the charge for a credit report. For “Refer” cases, the veteran may also pay the charge for a merged credit report, if required.</p>
Prepaid Items	The veteran can pay that portion of taxes, assessments, and similar items for the current year chargeable to the borrower and the initial deposit for the tax and insurance account.
Hazard Insurance	The veteran can pay the required hazard insurance premium. This includes flood insurance, if required.
Flood Zone Determination	<p>The veteran can pay the actual amount charged for a determination of whether a property is in a special flood hazard area, if made by a third party who guarantees the accuracy of the determination.</p> <ul style="list-style-type: none"> • The veteran can pay a charge for a life-of-the-loan flood determination service purchased at the time of loan origination. • A fee may not be charged for a flood zone determination made by the lender or a VA appraiser.
Survey	<p>The veteran can pay a charge for a survey, if required by the lender or veteran.</p> <p>Any charge for a survey in connection with a condominium loan must have the prior approval of VA.</p>
Title Examination and Title Insurance	<p>The veteran may pay a fee for title examination and title insurance, if any.</p> <p>If the lender decides that an environmental protection lien endorsement to a title policy is needed, the cost of the endorsement may be charged to the veteran.</p>

Itemized Fees and Charges (continued)

Charge	Description
Special Mailing Fees for Refinancing Loans	For refinancing loans only, the veteran can pay charges for Federal Express, Express Mail, or a similar service when the saved per diem interest cost to the veteran will exceed the cost of the special handling.
VA Funding Fee	Unless exempt from the fee, each veteran must pay a funding fee to VA.
Other Fees Authorized by VA	<p>Additional fees attributable to local variances may be charged to the veteran only if specifically authorized by VA.</p> <p>The lender may request VA to approve such a fee if it is</p> <ul style="list-style-type: none">• normally paid by the borrower in a particular jurisdiction, and• considered reasonable and customary in the jurisdiction.

Whenever the charge relates to services performed by a third party, the amount paid by the borrower must be limited to the actual charge of that third party.

Example: If the lender obtains a credit report at a cost of \$30, the lender may only charge the borrower \$30 for the credit report. The lender may **not** charge \$35, even if it believes that a \$5 handling charge is fair.

In addition, the borrower may **not** pay a duplicate fee for services that have already been paid for by another party.

The 1% Flat Charge

In addition to the “itemized fees and charges,” the lender may charge the veteran a flat charge not to exceed 1% of the loan amount.

The lender’s flat charge is intended to cover all of the lender’s costs and services which are **not** reimbursable as “itemized fees and charges.”

The following list provides examples of items that cannot be charged to the veteran as “itemized fees and charges.” Instead, the lender must cover any cost of these items out of its flat fee.

- Lender’s appraisals
- Lender’s inspections, except in construction loan cases
- loan closing or settlement fees
- document preparation fees
- Preparing loan papers or conveyancing fees
- Attorney’s services other than for title work
- photographs
- interest rate lock-in fees
- postage and other mailing charges, stationery, telephone calls, and other overhead
- amortization schedules, pass books, and membership or entrance fees
- escrow fees or charges
- notary fees
- commitment fees or marketing fees of any secondary purchaser of the mortgage and preparation and recording of assignment of mortgage to such purchaser
- trustee’s fees or charges
- loan application or processing fees
- fees for preparation of truth-in-lending disclosure statement
- fees charged by loan brokers, finders or other third parties whether affiliated with the lender or not, and
- tax service fees.

Seller Concessions

Seller concessions include but are not limited to the following:

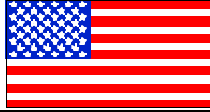
- payment of the buyer's VA funding fee
- prepayment of the buyer's property taxes and insurance
- gifts such as a television set or microwave oven
- payment of extra points to provide permanent interest rate buydowns
- provision of escrowed funds to provide temporary interest rate buydowns, and
- payoff of credit balances or judgments on behalf of the buyer.

Seller concessions do not include

- payment of the buyer's closing costs, or
- payment of points as appropriate to the market.

Example: If the market dictates an interest rate of 7½% with 2 discount points, the seller's payment of the 2 points would **not** be a seller concession. If the seller paid 5 points, 3 of these points would be considered a seller concession.

Reference: VA Lenders Handbook, Section 8.05



Funding Fee Tables

Type of Veteran	Down Payment	Percentage for First Time Use	Percentage for Subsequent Use
Regular Military	None	2.15%	3.3% *
	5% or more (up to 10%)	1.50%	1.50%
	10% or more	1.25%	1.25%
Reserves/ National Guard	None	2.4%	3.3% *
	5% or more (up to 10%)	1.75%	1.75%
	10% or more	1.5%	1.5%

Cash-Out Refinancing Loans

Type of Veteran	Percentage for First Time Use	Percentage for Subsequent Use
Regular Military	2.15%	3.3% *
Reserves/National Guard	2.4%	3.3% *

*The higher subsequent use fee does not apply to these types of loans if the veteran's only prior use of entitlement was for a manufactured home loan.

Type of Loan	Percentage for Either Type of Veteran Whether First Time or Subsequent Use
Interest Rate Reduction Refinancing Loans	.50%
Manufactured Home Loans	1.00%
Loan Assumptions	.50%

VA's Residual Income Standard

The Formula

Using Monthly Figures:

Gross Income minus:

Principal & Interest

Taxes

Insurance

Maintenance

Utilities

Debt Obligations

Federal, State & Social Security Taxes

= Residual Income

Check the Residual Income charts to see if the Residual Income is sufficient for the applicant's family size.

Table of Residual Incomes by Region For loan amounts of \$79,999 and below				
Family Size	Northeast	Midwest	South	West
1	\$390	\$382	\$382	\$425
2	\$654	\$641	\$641	\$713
3	\$788	\$772	\$772	\$859
4	\$888	\$868	\$868	\$967
5	\$921	\$902	\$902	\$1,004
Over 5	Add \$75 for each additional member up to a family of 7.			

Table of Residual Incomes by Region For loan amounts of \$80,000 and above				
Family Size	Northeast	Midwest	South	West
1	\$450	\$441	\$441	\$491
2	\$755	\$738	\$738	\$823
3	\$909	\$889	\$889	\$990
4	\$1,025	\$1,003	\$1,003	\$1,117
5	\$1062	\$1,039	\$1,039	\$1,158
Over 5	Add \$80 for each additional member up to a family of 7.			

Key to Geographic Regions Used in the Preceding Tables			
Northeast	Connecticut Maine Massachusetts	New Hampshire New Jersey New York	Pennsylvania Rhode Island Vermont
Midwest	Illinois Indiana Iowa Kansas	Michigan Minnesota Missouri Nebraska	North Dakota Ohio South Dakota Wisconsin
South	Alabama Arkansas Delaware District of Columbia Florida Georgia	Kentucky Louisiana Maryland Mississippi North Carolina Oklahoma	Puerto Rico South Carolina Tennessee Texas Virginia West Virginia
West	Alaska Arizona California Colorado	Hawaii Idaho Montana Nevada	New Mexico Oregon Utah Washington Wyoming

VA's Debt to Income Ratio

The Formula

Using monthly figures:

$$\frac{\text{(Principal \& Interest + Taxes \& Insurance + Debt Obligations)}}{\text{Gross Income}}$$

You will be dividing a lesser amount by a greater amount and will come up with a percentage. VA's debt to income ratio is met if the percentage is 41% or less.

VIDEOTAPES, STREAMING VIDEOS & CD's AVAILABLE

As a service to our private-sector partners, Loan Guaranty makes available the tapes of our interactive televised training broadcasts. Costs of taped broadcasts are \$34.95 per tape. Tapes will be available after each broadcast by calling **Multi Video Services at 1-800 800-DUBS (3827).**

2004 & 2005 Broadcast Tapes Available:

Lender Appraisal Processing Program – February 9, 2005
Closing the Loan Package – March 16, 2005
Processing the Loan Package – April 13, 2005
Loan Related Issues for Active Duty Personnel – May 11, 2005

Credit Underwriting – February 11, 2004
Fee Appraiser Training – March 17, 2004
Real Estate Professionals Panel– April 7, 2004
Processing the Guaranty – May 11, 2004
Lender Appraisal Processing Program – June 16, 2004
What's New / Web Based Loan Summary Sheet – September 15, 2004

Streaming Internet and Videos

Loan Guaranty has produced 18 short training videos (10-20 minutes in length) to support lender training on the various aspects of the VA Home Loan Program. The videos are available via On-Demand streaming video at <http://www.homeloans.va.gov/train.htm> or for purchase (\$19.95 each) in VHS format from **Multi Video Services at 1-800-800 DUBS (3827).**

Short Video Titles:

Overview of the VA Home Loan Program
VA Appraisals
VA Minimum Property Requirements (MPRs)
VA Eligibility
Underwriting Self Employed Borrowers
Bankruptcy in Underwriting
ACE Update - Automated Certificate of Eligibility
Appraisal Appeal
Loans for Newcomers
Credit Issues in Underwriting
Automated Underwriting Systems
Thinking of Refinancing?
Energy Efficient Mortgages
Proposed vs. New Construction
TAS (The Appraisal System)
Working with VA (Becoming a VA Approved Lender)
Thinking of Buying a Home?
Thinking of Selling Your Home?

Information on the VA Home Loan Program for Real Estate Professionals

This award winning CD is available at no cost from Regional Loan Centers. It dispels myths about VA Home Loan procedures and contains basic information about the home loan program and website links.

COURSE EVALUATION - 6-22-2005

Please use your keypad to answer the following questions. The last digit in the number displayed on your keypad corresponds to the questions below. The possible response choices will be displayed on your keypad. After entering your response, press the "NEXT QUEST" key to see the next set of responses. You may change a response to a previously answered question by using the "PREV QUEST" or "NEXT QUEST" keys to scroll to the answer you want to change and enter a new response. When you have answered all the questions, you will be prompted to answer this additional question: "Exam Completed?" If you are finished, please answer "Yes" by pressing the corresponding function key.

For items 1-10 below, please rate the extent to which you agree with each of the statements by selecting:

A - you strongly agree B - you agree C - you disagree
D - you strongly disagree E - item not applicable

1. The broadcast was relevant to my job needs.
2. The broadcast met the stated objectives.
3. The student materials facilitated my understanding of the course.
4. I feel that I can apply what I have learned in this broadcast.
5. The visuals used during the class helped me learn the course content.
6. The instructors demonstrated a firm grasp of the subject matter.
7. The instructors communicated the material effectively.
8. I was able to get my questions answered.
9. Participants at my site were attentive to the broadcast.
10. Interactive distance learning was an effective method for this course.

For 11-14 below, select the appropriate option by entering A, B, or C.

- | | | | |
|---------------------------|---------------|-----------------|----------------|
| 11. Length of broadcast: | A - too short | B - about right | C - too long |
| 12. Amount of information | A - too much | B - about right | C - too little |
| 13. Complexity of course | A - too basic | B - about right | C - too hard |
| 14. Pace of course | A - too slow | B - about right | C - too fast |

For questions 15-16, please rate degree to which you were satisfied with the instructors and course by selecting:

A - very satisfied B - satisfied C - neutral
D - dissatisfied E - very dissatisfied

- | | | | | | |
|--|---|---|---|---|---|
| 15. How satisfied were you with the instructors? | A | B | C | D | E |
| 16. How satisfied were you with the course? | A | B | C | D | E |

At this time, "Exam Completed?" should appear on your response keypad. Pressing "N" will allow you to go back and review and/or change any answers. Pressing "Y" indicates that your evaluation form is complete.

Thanks for your help